

1.1 Lender Registration

1.1.1 LASS Role Codes

As LASS is a secure, web-based system that contains sensitive financial and lending information, users must register for a secure HUD user ID.

Before using LASS, all lenders and auditors must have their FHA Connection Coordinator assign them LASS roles in order to complete the submission process. There are three roles that are of interest to the lender: Lender Submitter, CPA, and Submission Entry. Each role is defined below.

Lender Submitter (Lenders and Mortgagees Only):

This role allows a FHA Connection Standard User (lender) and FHA Connection Coordinator to enter and submit submission and/or cure data via the Internet using LASS.

The FHA Connection Standard user must be an employee of the FHA Approved lender. The FHA Connection Coordinator simply needs to add themselves as a LASS Lender Submitter. A Lender Submitter must be assigned to a lender by the system coordinator before the system will allow data entry and submission.

Independent Public Accountant (Auditors Only):

This role allows an Independent Public Accountant (IPA) attesting to the electronic submission to verify the view and verify the data. (The same user id cannot be assigned Independent Public Accountant and Auditor Submitter for the same lending institution). This is the only role that can register for a UII.

. The IPA or auditor must have the following:

- An Independent User Id
- Be assigned the Independent Public Accountant role in FHA Connection
- Be assigned to the Lender
- A UII Number

The auditor is responsible for registering for a user ID; they must contact the lender's FHA Connection Coordinator for system access rights. An auditor is considered an authorized user when they have activated by the lender's coordinator.

Auditor Submitter (Auditors Only):

This role allows an Auditor or Data Entry person to enter the financial data and/or cure information on behalf of the lender via the Internet using LASS. An Auditor Submitter can enter and validate the financial data however they cannot submit it to HUD. The FHA Approved Lender is responsible for submitting their financial data to HUD. ***Note:** The same user id cannot be assigned Independent Public Accountant and Auditor Submitter for the same lending institution. The Independent Public Accountant is the only role that can register for a UII. The Auditor Submitter must have the following:

- An Independent User Id
- Be assigned the Auditor Submitter role in FHA Connection
- Be assigned to a Lender

The auditor is responsible for registering for a user ID; they must contact the lender's FHA Connection Coordinator for system access rights. An auditor is considered an authorized user when they have activated by the lender's coordinator.

1.1.2 Standard User Registration (Lender or Mortgagee)

Step 1: Access FHA Connection using a web browser by typing the following URL into the Location field and select the Enter key: <https://entp.hud.gov/clas>



Warning! Misuse of Federal Information at this Web site falls under the provisions of Title 18, United States Code, section 1030. This law specifies penalties for exceeding authorized access, alteration, damage or destruction of information residing on Federal Computers.



[HSG/FHA Home Page](#) | [Single Family Business Page](#) | [Email Us](#)

Step 2:

Click the “About this Site & Registration”



icon.

Step 3:

Click the “Standard User Registration” [Standard User Registration](#) link.

Welcome to the FHA Connection

We are pleased to provide you with easy and direct online access to the information you need for loan processing. In turn, the FHA Connection utilizes multiple systems to gather your loan data. After the data has been processed, the information will be displayed in a format that is easy to read and understand.

After you log onto the FHA Connection, you will be able to access the following features:

- ◆ Single Family Origination
- ◆ Single Family Servicing
- ◆ Property Improvement/Manufactured Housing
- ◆ Lender Approval
- ◆ MultiFamily Systems

For a detailed explanation of FHA Connection procedures please see the [FHA Connection Guide](#)

To obtain additional information see the [Mortgage Packet](#), which gives you an overview of the functions available on the FHA Connection.

By using the FHA Connection, you will be able to request an FHA case number, verify a borrower's credit through the Credit Alert Interactive Voice Response System (CAIVRS), reassign an appraiser, identify and correct data on the closed loan to ensure the Mortgage Insurance Certificate (MIC) is accurate, request duplicate MICs, transfer pipeline cases, add/change/terminate an underwriter, transfer servicing, submit default reports, submit HMDA reports, correct branch addresses and other institution data.

The Multifamily Delinquency and Default Reporting (MDDR) system automates the delinquent loan reporting process through a web-based application. This tool allows lenders, program managers, portfolio managers and HUD headquarters users to submit, update, view records and reports in the HEREMS database. In addition, if users require further information about the MDDR system, they can locate it by clicking on the Help link in the system. However, if users need additional assistance, they may contact the MDDR Help Desk at (800) 767-7588. Please note that this help desk is for MDDR issues only, if users have other FHA Connection concerns, they need to contact the FHA Connection help desk. The MDDR Help Desk has specific hours of operation and they are:

Monday - Thursday
8:00 AM - 8:00 PM EST

Friday
8:00 AM - 6:00 PM EST

In order to access the FHA Connection's functions, you will need either an Application Coordinator ID or a Standard User ID to sign onto the system. You are allowed to have only one type of ID. An Application Coordinator ID allows a lender to update FHA Connection user information and execute functions within the FHA Connection that he/she is authorized to perform. A Standard User ID allows a lender to execute functions within the FHA Connection which he/she is authorized to perform without the authorization to update FHA Connection user information.

Each lending organization is allotted two Application Coordinator IDs. An Application Coordinator ID allows an applicant to change non-secure information for a user or the lending organization's other Application Coordinator. Even though an Application Coordinator has the authorization to update user information, he/she can still perform authorized functions within the FHA Connection. Prior to applying for an Application Coordinator ID, an applicant is advised to verify the lending organization's [mailing address](#) on the Lender Approval System to avoid possible mailing delays. An Application Coordinator applicant is required to complete the [Application Coordinator Registration](#) window. Once HUD reviews and approves the request, an Application Coordinator ID will be issued. A letter verifying the Application Coordinator's ID and FHA application(s) authorization will be forwarded in 7 to 10 days to the applicant's lending organization in care of the CEO. Final approval will be given to the applicant once the CEO reviews and approves the applicant's FHA application(s) authorization.

If a user applicant is not applying for an Application Coordinator ID, a user applicant is required to complete the [Standard User Registration](#) window. Once HUD reviews and approves the request, a Standard User ID will be issued. The user must request that one of the lending organization's Application Coordinators retrieve the Standard User ID. To retrieve the Standard User ID, the Application Coordinator must go to the ID Maintenance Menu and select the authorization update function. The Standard User ID will be given to the applicant once the Application Coordinator reviews and approves the applicant's FHA application(s) authorization.

Step 4: Complete the Standard Registration form.

Standard User Registration

To apply for an Standard User ID, fill out the form below and click Send when you are through. Upon verification of the information below, a Standard User ID will be assigned, and the Application Coordinator of your organization will retrieve the user ID. The password will not be disclosed, so make sure you remember it!!!

And remember:

Warning! Misuse of Federal Information at this Web site falls under the provisions of Title 18, United States Code, section 1030. This law specifies penalties for exceeding authorized access, alteration, damage or destruction of information residing on Federal Computers.

First Name:


Middle Initial:

Last Name:

Social Security Number: - -

Organization Name:

Telephone Number: - -

 [\[Help\]](#)

Provide your e-mail address.

- Include your e-mail user name, the @ sign and [servicename.com/edu/org/net/etc.]. For example: jsmith@aol.com, johndoe@adv.org, hfdb84a@prodigy.com

E-mail Address:

Choose a Password.

- You will enter your password each time you use this service. Your password should be 6 characters in length and should be comprised of letters and at least one number (for example, brad83). Do not use punctuation or special characters.
Important: Your password will be recorded EXACTLY as you type it, so make a note if you enter in upper and lower case.

Password:

Re-enter Password for Verification:

For future verification, please provide your Mothers Maiden Name:

Choose your System Applications.

- Please enter the appropriate ID(s) and click the corresponding box(es) to authorize access to the following FHA application(s). One ID must be entered and one corresponding application must be chosen.

Title II Lender ID: Service Bureau:

<input type="checkbox"/> For CHUMS	<input type="checkbox"/> For Lender Approval	<input type="checkbox"/> For Home Mortgage Disclosure Act
<input type="checkbox"/> For Monthly Premiums	<input type="checkbox"/> For Delinquent Loans	<input type="checkbox"/> For Mortgage Record Changes
<input type="checkbox"/> For Claims Processing	<input type="checkbox"/> For SFPCS-U	<input type="checkbox"/> For Neighborhood Watch
<input type="checkbox"/> For Home Equity Conversion Mortgage Reports	<input type="checkbox"/> For MultiFamily Delinquency and Default Reporting	<input type="checkbox"/> For Physical Assessment Subsystem
<input type="checkbox"/> For Development Application Processing	<input type="checkbox"/> For Lender Assessment Subsystem	

Title I Lender ID:

- | | | |
|----------------------------------------------------------|----------------------------------------------|-----------------------------------------------------------|
| <input type="checkbox"/> For Title I | <input type="checkbox"/> For Lender Approval | <input type="checkbox"/> For Home Mortgage Disclosure Act |
| <input type="checkbox"/> For Lender Assessment Subsystem | | |

Enter Title II Lender Id
Click Checkbox

Enter Title I Lender Id
Click Checkbox

Step 5: Enter your Title II Lender Id (if applicable) in the “**Title II Lender ID**” field.

Title II Lender ID:

Step 6: Click in the box next to “**For Lender Assessment Subsystem**”

☐ **For Lender Assessment
Subsystem**

Step 7: Enter your Title I Lender Id (if applicable) in the “**Title I Lender ID**”

Title I Lender ID:

Step 8: Click in the box next to “**For Lender Assessment Subsystem**”

☐ **For Lender Assessment
Subsystem**

Step 9: Click the “**Send**” button

Step 10: Contact your FHA Connection Coordinator and let them know you have completed a Standard User Application. The Coordinator will need your last name.